

**ORANGE COUNTY'S CREDIT UNION**  
**Unsecured Line of Credit**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR)</b>	<b>13.4% to 21.0%</b> based on your creditworthiness and other factors.
<b>Fees</b>	
<b>Penalty Fees</b>	
• Late Payment Fee	<b>5%</b> of the sum of scheduled payments due or \$5.00, whichever is greater, if payment is not received within 10 days.
• Returned Payment Fee	<b>\$18.00</b>

**How We Will Calculate Your Balance:** We will use a balance computation method called daily balance.